

Incorporated 1855
Head Office, Toronto, Can.
 Capital,\$4,000,000
 Reserve Fund, 4,500,000

THE BANK OF TORONTO

DIRECTORS
 WILLIAM H. BRATTY, President.
 W. G. GOODERHAM, Vice-President

Robert Reford D. Coulson Hon. C. S. Hyman, M.P. Robert Meighen
 William Stone John Macdonald A. E. Gooderham Nicholas Bawlf
 DUNCAN COULSON, General Manager JOSEPH HENDERSON, Asst. Gen'l Manager

Ontario		BRANCHES		Quebec
Toronto, (7 offices)	Collingwood	Millbrook	Shelburne	Montreal (3 offices)
Allandale	Copper Cliff	Newmarket	Stayner	Maisonneuve
Aurora	Creemore	Oakville	Sudbury	Point St. Charles
Barrie	Dorchester	Oil Springs	Thornbury	Gaspé
Berlin	Elmvale	Omeme	Victoria Harbor	St. Lambert
Bradford	Galt	Perry Harbour	Wallaceburg	Manitoba
Brantford	Gananoque	Perry Sound	Waterloo	Cartwright
Brookville	Hastings	Peterboro	Welland	Pilot Mound
Burford	Keene	Petrolia	Sask.	Portage la Prairie
Cardinal	London	Fort Hope	Langenburg	Rosburn
Cobourg	London East	Freston	Quill Lake	Swan River
Colborne	London North	St. Catharines	Wolseley	Winnipeg
Colborne	Lynden	Sarnia	Yorkton	
Colwater	Merriton			

Bankers:—London, England—The London City and Midland Bank, Limited.
 New York—National Bank of Commerce. Chicago—First National Bank.
 Collections made on the best terms and remitted for on day of payment

Imperial Bank of Canada.

CAPITAL AUTHORIZED, \$10,000,000.00
 CAPITAL PAID-UP - - - \$ 4,860,000.00
 REST - - - - - \$ 4,860,000.00

DIRECTORS:
 D. R. WILKIE, President.
 HON. ROBERT JAFFRAY, Vice-President.
 WM. RAMSAY of Bowland ELIAS ROGERS J. KERR OSBORNE.
 CHARLES COCKSHUTT. PELEG HOWLAND. WM. WHYTE (Winnipeg).
 CAWTHRA MULLOCK. HON. RICHARD TURNER (Quebec).
 WM. HAMILTON MERRITT, M.D., (St. Catharines.)

HEAD OFFICE, - - TORONTO.
Branches in Province of Ontario.
 BOLTON, CALEDON EAST, BRANTFORD, COBALT, ESSEX, FERGUS,
 FONTHILL, GALT, HAMILTON, FORT WILLIAM, INGERSOLL,
 KENORA, LISTOWEL, LONDON, NEW LISKEARD,
 NIAGARA FALLS, NORTH BAY, OTTAWA, PORT
 ARTHUR, PORT COLBORNE, RIDGEWAY,
 SAULT STE. MARIE, ST. CATHARINES, ST.
 THOMAS, TORONTO, WELLAND,
 WOODSTOCK.
Branches in Province of Quebec:
 MONTREAL, QUEBEC.
Branches in Province of Manitoba.
 BRANDON, PORTAGE LA PRAIRIE, WINNIPEG.
Branches in Province of Saskatchewan.
 BALGONIE, BROADVIEW, NORTH BATTLEFORD, PRINCE ALBERT,
 REGINA, ROSTHERN.
Branches in Province of Alberta.
 ATHABASKA, LANDING, BANFF, CALGARY, EDMONTON, STRATH-
 CONA, WETASKIWIN, RED DEER.
Branches in Province of British Columbia.
 ARROWHEAD, CRANBROOK, GOLDEN, NELSON, REVELSTOKE,
 VANCOUVER, VICTORIA.
SAVINGS DEPARTMENT AT ALL BRANCHES.
 Interest allowed on deposits from date of deposit and credited quarterly.

UNION BANK OF CANADA

Dividend No. 83.

Notice is hereby given that a Dividend at the rate of Seven Per Cent., Per Annum, upon the Paid-up Capital Stock of this Institution has been declared for the current quarter, and that the same will be payable at the Bank and at its Branches on and after **Monday, the Second Day of December next.** The transfer books will be closed from the sixteenth to the thirtieth November, both days inclusive. The Annual General Meeting of Shareholders will be held at the Banking House in this city on Saturday, December 21st next. Chair to be taken at Twelve o'clock. By order of the Board, **G. H. BALFOUR,** General Manager. Quebec, Oct. 22nd, 1907.

THE COMMERCIAL BANK OF SCOTLAND, Ltd.

Established 1810. Head Office: EDINBURGH.
 Paid-up Capital,.....£1,000,000
 Reserve Fund,.....£1,000,000
 ALEX. BOGIE, General Manager. JAS. L. ANDERSON, Secretary
LONDON OFFICE: 62 Lombard Street, E.C.
 AND. WHITLIE, Manager. GEORGE S. COUTTS, Asst. Manager

General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued, payable at banking houses in all parts of the world. With its 152 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms. The bank undertakes agency business for Colonial and Foreign Banks

THE ROYAL BANK OF CANADA

Incorporated 1869.
 CAPITAL, \$3,900,000 RESERVE, \$4,390,000

Board of Directors
 Thos. E. Kenny, Esq., President. H. S. Holt, Esq., Vice-President.
 Thos. Ritchie, Esq., Wiley Smith, Esq., H. G. Bauld, Esq., Hon. D. Mackenzie,
 Jas. Redmond, Esq., F. W. Thompson, Esq., E. L. Pease, Esq., G. R. Crowe, Esq.,
 D. K. Elliott, Esq., W. H. Thorne, Esq.

HEAD OFFICE, MONTREAL
 E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches
 C. E. Neill & F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

Arthur & Kenilworth	Guelph	Niagara Falls Centre	Pembroke
Bowmanville	Hanover & Elmwood	Ottawa	Peterborough
Chippawa	Ingersoll	Ottawa, Bank St.	Toronto
Cornwall	Niagara Falls	Ottawa, Market Br.	Welland

QUEBEC

Montreal	Montreal, St. Cath- erine St. West	Montreal, St. Paul Montreal Annex	Westmount do. Victoria
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NEW BRUNSWICK

Bathurst	Edmundston	Newcastle	St. John, North End
Dalhousie	Fredericton	Rexton	Sackville
Dorchester	Moncton	St. John	Woodstock

NOVA SCOTIA

Amherst	Halifax	Maitland	Sydney
Antigonish	Londonderry	Pictou	Truro
Bridgewater	Louisburg	Port Hawkesbury	Weymouth
Guysboro	Lunenburg	Shubenacadie	

PRINCE EDWARD ISLAND

Charlottetown	Summerside	Dominion City	Plumas
		Durban	Winnipeg
		Lauder	

NEWFOUNDLAND

St. John's			
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ALBERTA

Calgary	Edmonton	Halbrite	Lipton
		Moose Jaw	Regina

BRITISH COLUMBIA

Abnerl	Nanaimo	Rosland	Vancouver
Chilliwack	Nelson	Vancouver	Mt. Pleasant
Cumberland	New Westminster	Vancouver, Cordova St.	Vernon
Grand Forks	North Vancouver	Vancouver, East End	Victoria
Kelowna	Port Essington	Vancouver	
Ladner	Port Moody	Granville St.	

CUBA

Camaguey	Cienfuegos	Havana, Galiano St.	Matanzas
Cardenas	Havana	Manzanillo	Santiago de Cuba
			San Juan

PORTO RICO

UNITED STATES, New York, 68 William St.
 Correspondents throughout the World

THE TRADERS BANK OF CANADA

Capital Authorized, \$5,000,000. Capital Paid up, \$4,322,000. Rest, \$1,900,000.

BOARD OF DIRECTORS:
 C. D. Warren, Esq., President. Hon. J. R. Stratton, Vice-President.
 C. Kloefer, Esq., Guelph. W. J. Sheppard, Esq., Waubausene.
 C. S. Wilcox, Esq., Hamilton. E. F. B. Johnston, Esq., K.C.
 H. S. Strathy, Esq.

HEAD OFFICE: TORONTO
 Stuart Strathy, General Manager.
 N. T. Hillary, Assistant Gen. Man., Superintendent of Branches.
 Inspectors—R. P. Sherris, J. L. Willis.

BRANCHES: ONTARIO

Arthur Aylmer	Fort William	Orillia	Strathroy
Ayton	Glencoe	Otterville	Sturgeon Falls
Beeton	Grand Valley	Owen Sound	Sudbury
Blind River	Guelph	Port Hope	Tavistock
Bridgeburg	Hamilton	Paisley	Thamesford
Brownsville	Hamilton East	Prescott	Tilsonburg
Burlington	Harriston	Ripley	Toronto
Cargill	Hepworth	Ridgetown	Avenue Road
Clifford	Ingersoll	Rockwood	Kigg and Spadina
Drayton	Kincardine	Rodney	Queen and Broadview
Dutton	Kenora	St. Marys	Tottenham
Elmira	Lakefield	Sault Ste Marie	Windsor
Elora	Leamington	Sarnia	Winona
East Toronto	Massey	Schomberg	Woodstock
Embro	Newcastle	Springfield	Watertown
Fergus	North Bay	Stony Creek	Webbwood
	Norwich	Stratford	

ALBERTA

Calgary	Edmonton	Stettler
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MANITOBA

Winnipeg	West Selkirk
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SASKATCHEWAN

Regina

BANKERS:
 Great Britain—The National Bank of Scotland. New York—The American Exchange National Bank. Chicago—First National Bank. Buffalo—Marine National Bank. Montreal—The Quebec Bank.